



UNITED STATES BANKRUPTCY COURT
DISTRICT OF NEW JERSEY
Caption in Compliance with D.N.J. LBR 9004-1(b)
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Attorneys for Secured Creditor
Bayview Loan Servicing, LLC as servicer for
Metropolitan life Insurance Company

Order Filed on June 25, 2020
by Clerk
U.S. Bankruptcy Court
District of New Jersey

Case No.: 19-31542 VFP

In Re:
Louisa F. Correa,
Debtor.

Adv. No.:

Hearing Date: 5/12/2020 @ 10:00 a.m.

Judge: Vincent F. Papalia

ORDER CURING POST-PETITION ARREARS & RESOLVING MOTION FOR RELIEF FROM STAY

The relief set forth on the following pages, numbered two (2) through two (2) is hereby
ORDERED.

DATED: June 25, 2020



Honorable Vincent F. Papalia
United States Bankruptcy Judge

(Page 2)

Debtor: Louisa F. Correa

Case No: 19-31542 VFP

Caption of Order: ORDER CURING POST-PETITION ARREARS & RESOLVING MOTION FOR RELIEF FROM STAY

This matter having been brought before the Court by KML Law Group, P.C., attorneys for Secured Creditor, Bayview Loan Servicing, LLC as servicer for Metropolitan life Insurance Company, Denise Carlon, Esq. appearing, upon a motion to vacate the automatic stay as to real property located at 372 Forest Ave, Paramus, NJ, 07652, and it appearing that notice of said motion was properly served upon all parties concerned, and this Court having considered the representations of attorneys for Secured Creditor and David L. Stevens, Esq., attorney for Debtor, and for good cause having been shown

It is **ORDERED, ADJUDGED and DECREED** that as of June 8, 2020 Debtor is in arrears outside of the Chapter 11 Plan to Secured Creditor for payments due February 2020 through June 2020 for a total post-petition default of \$44,283.43 (3 @ \$8,825.20, 2 @ \$8,665.25, less \$53.67 in suspense, \$531.00 fees and costs); and

It is further **ORDERED, ADJUDGED and DECREED** that the balance of the arrears in the amount of \$43,283.43 will be paid by Debtor remitting \$7,380.57 per month for five months and \$7,380.58 for one month in addition to the regular monthly mortgage payment, which additional payments shall begin on July 1, 2020 and continue for a period of six months until the post-petition arrears are cured; and

It is further **ORDERED, ADJUDGED and DECREED** that regular mortgage payments are to resume July 1, 2020, directly to Secured Creditor's servicer, Bayview Loan Servicing, LLC, 4425 Ponce de Leon Blvd, 2nd Floor, Coral Gables, FL 33146 (Note: the amount of the monthly mortgage payment is subject to change according to the terms of the note and mortgage); and

It is further **ORDERED, ADJUDGED and DECREED** that for the Duration of Debtor's Chapter 13 bankruptcy proceeding, if the lump sum payment or any regular monthly mortgage payments are not made within thirty (30) days of the date said payment is due, Secured Creditor may obtain an Order Vacating Automatic Stay as to Real Property by submitting a Certification of Default to the Court indicating such payment is more than thirty days late, and Debtor shall have fourteen days to respond; and

It is further **ORDERED, ADJUDGED and DECREED** that a copy of any such application, supporting certification, and proposed Order must be served on the Trustee, Debtor, and Debtor's counsel at the time of submission to the Court; and

It is further **ORDERED, ADJUDGED and DECREED** that Secured Creditor's Motion for Relief is hereby resolved.

Certificate of Notice Page 3 of 3
United States Bankruptcy Court
District of New JerseyIn re:
Louisa F. Correa
DebtorCase No. 19-31542-VFP
Chapter 11

CERTIFICATE OF NOTICE

District/off: 0312-2

User: admin
Form ID: pdf903Page 1 of 1
Total Noticed: 2

Date Rcvd: Jun 26, 2020

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jun 28, 2020.

db +Louisa F. Correa, 372 Forest Ave., Paramus, NJ 07652-5518
atty +Scura, Wigfield, Heyer, Stevens & Cammarota, LLP, 1599 Hamburg Turnpike, PO Box 2031, Wayne, NJ 07470, 9 07474-2031Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
NONE. TOTAL: 0

***** BYPASSED RECIPIENTS *****

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Jun 28, 2020

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on June 26, 2020 at the address(es) listed below:

David L. Stevens on behalf of Debtor Louisa F. Correa dstevens@scura.com,
ecfbkfilings@scuramealey.com;lrichard@scura.com;lleon@scura.com;martinezcr93878@notify.bestcase.com
Denise E. Carlon on behalf of Creditor Metropolitan Life Insurance Company
dcarlon@kmllawgroup.com, bkgroup@kmllawgroup.com
Fran B. Steele on behalf of U.S. Trustee U.S. Trustee Fran.B.Steele@usdoj.gov
Gilbert R Yabes on behalf of Creditor Metropolitan Life Insurance Company
bkecfinbox@aldridgeppte.com, GRY@ecf.courtdrive.com
Steven T. Knipfelberg on behalf of Creditor Harry Steinmetz stknipfelberg@duanemorris.com,
tjsantorelli@duanemorris.com
U.S. Trustee USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 6